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Amendment and Reply (13 pgs.)

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicants:	Patnode, et al.	Docket No.:	49335.0400
Serial No.:	09/712,743	Examiner:	Yasin M. Barqadle
Filed:	November 14, 2000	Group Art Unit:	2153
Title:	SYSTEM AND METHOD FOR CREATING FINANCIAL ADVICE APPLICATIONS	Confirmation No.:	9259

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated March 24, 2006, in which this Reply is filed within two months, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.

AMPF No. IP199900773  
1824595.2